

to add and tag this provision onto this very, very important and essential piece of legislation.

I think everyone in this body knows that if we were to have a vote on the legislation dealing with preexisting conditions and portability, it would pass by 100 votes. Americans all over this Nation, as they come through the Fourth of July period, will understand the degree of security that they would have in terms of their futures, for any preexisting conditions. And workers would understand the importance of that.

Nonetheless, we are not able to come back to the Senate and report an agreement on the final bill. Still, effectively, no matter how you characterize it, that bill is being held hostage for an untried, untested idea. We understand where the votes are, in terms of our Republicans friends in the House and in the Senate, who are absolutely insistent on trying to find some common ground. I have heard those that have said they support certain proposals that they believe far and wide exemplify a very reasonable sort of compromise. Mr. President, I think Americans are asking why we do not go ahead and pass what is agreed on and then debate the medical savings account independently tomorrow, tonight, this afternoon, or next week. But let us get out what we can agree on. But we are denied that opportunity.

So, Mr. President, I want to just indicate to all of those Americans—the 25 million Americans and their families, all those workers that are out there—that we are going to do everything we possibly can to get this legislation, and that we are committed to trying to have some kind of a pilot program that can examine the value of medical savings accounts. But for all the good reasons that have been demonstrated here, we are not going to be stampeded into accepting something which is untried and untested.

Mr. President, I will say a final word. If any company wants today to go out and sell a medical savings account, they can do it. I have listened to my friends on the other side of the aisle say all we are looking for is freedom. That is baloney. What they want is their hand in the pocket of the American Treasury. They have the freedom to go out and sell medical savings accounts today. But what they want is the Federal Treasury to be opened for the tax advantage that they would receive, and they are asking their legislators to help Golden Rule and other companies—companies which have been poorly rated by consumers group and have been drummed out of states like Vermont and other communities, for their conduct and lack of consumer protections. They want to get inside the Federal Treasury. That is what is at risk. They have freedom to go out and sell MSAs today. No; they want to get inside the Federal Treasury and get that privileged position to be able to

have a deduction or special tax advantage.

So this is very, very important. I am very hopeful that we will still have the opportunity for the health insurance reform act to become law—but quite frankly there are others interests that are involved. I certainly hope that we will have a chance to come back and address this matter, here on the floor of the U.S. Senate, sometime soon. We are running out of time in terms of the patience of the American people. We ought to be able to call the roll and have some degree of accountability.

Perhaps over the period of this break calmer heads can prevail and we can work out something that will move the legislation and permit a reasonable kind of trial period. Otherwise, I hope we will come back and we will just call the roll, and we will keep calling the roll until we get some final resolution will provide protection for those 25 million Americans and permit portability.

Constantly, at the end of the day when the day is done and you drive back home, you have to say to yourself, “Why aren’t we going ahead and providing this protection for the American people?” We can pass a bill that everybody agrees on. Why should we be effectively held hostage to those who want to include an untried and untested idea in the legislation?

Mr. President, we will have more of an opportunity to revisit that because the issue of MSAs is not going away. The health care issue is not going away. We will look forward to the chance to debate it when we return.

Thank you very much.

I, too, apologize, if that is appropriate, to our friend and colleague. I did not know that she was about to give her maiden address to the Senate, or I would have certainly looked for another opportunity to address the Senate.

I thank you.

Mrs. FRAHM addressed the Chair.

The PRESIDING OFFICER. The Senator from Kansas.

Mrs. FRAHM. Mr. President, I ask unanimous consent that I be recognized to speak as if in morning business for up to 10 minutes.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mrs. FRAHM. Thank you, Mr. President.

INAUGURAL SPEECH OF SENATOR SHEILA FRAHM

Mrs. FRAHM. Mr. President, I am honored to be recognized by the distinguished Chair and to address the U.S. Senate. In the short 2 weeks since I was sworn in as the 31st Senator from my State of Kansas and the 1,828th Senator to serve in the Senate, I have had the privilege of casting my first votes on issues that are very important to me, to Kansans, and to our Nation. These votes were on issues that I believe will help shape the future—the fi-

nancial future of our children, and the future security of our Nation.

My very first vote in the Senate may, in fact, be the most important vote I will cast this year—it was in support of the balanced budget resolution. I strongly believe that it is imperative that we control Federal spending, balance the budget, and have the courage to make the tough calls. As Lieutenant Governor of Kansas, Governor Graves and I made the tough calls, submitting the first balanced budget in a generation. We lowered taxes on Kansans by \$1.3 billion over the next 5 years. I cut my own Department of Administration budget for fiscal year 1997 by 7 percent, and began a 5 percent personnel reduction over the next 2 years. I will work hard to put our national fiscal house in order, as I have already done in Kansas. A balanced budget represents hope for future generations, hope that they may be relieved of the crushing burden of a debt that was not of their making. I am committed to making that hope a reality. Chairman DOMENICI is to be commended for his skill and tenacity in shaping and managing the budget resolution through conference and the Senate.

I am pleased to be serving with the distinguished chairman of the Armed Services Committee as we continue deliberations over the 1997 Defense authorization bill. Maintaining a strong national defense is of vital interest to all Americans. I am, therefore, pleased and honored to have cast some of my first votes in support of a strong America.

Further, I am delighted to join Chairman D’AMATO and my colleagues on the Senate Banking Committee. I feel honored to serve with such a dedicated and distinguished committee. Maintaining the integrity of our financial institutions, achieving real regulatory reform, and preserving a strong and vibrant housing industry are top priorities for me and for Kansas. I look forward to working with the chairman on these important issues.

On Tuesday, I cast the first of what I am sure will be a number of a very difficult votes. This was regarding cloture on the campaign finance reform bill. I believe we owe our best judgment to those we represent. And in my judgment, it is far better to have real and meaningful reform that will become law rather than cast politically expedient votes. I am not afraid of making the tough calls. I want to make it clear that I strongly support campaign finance reform—real reform. And while I know the sponsors of that bill feel they brought forward the best they could do under the circumstances, in my mind, bad reform is not better than no reform. I oppose Federal financing of our elections, which would in effect turn politicians into a new class of welfare dependents. I came here to reform welfare, not expand it. I question why the Congress should seek to pass a bill that is almost certainly unconstitutional in many of its key reforms, and puts an

unreasonable mandate of high costs on private business. There will be more tough votes ahead, but as I said, I am not afraid of making the difficult choices.

In conclusion, let me just note that I do not intend nor will I pretend to fill the tremendous void left by my predecessor, Senator Bob Dole. He stood as a giant in the Senate and his departure is a great loss to the Senate and to Kansas. But, I do pledge my very best, which I have always given to Kansas. And I am looking forward to working with Bob Dole in his new position of national leadership.

Mr. President, I thank my colleagues for the warm reception they have extended me. Their good wishes and assistance have been a great help during my first days in the Senate and I look forward to working with the leadership and my colleagues on both sides of the aisle as we work together to shape our Nation's future. Of course, we may not always agree, but I can assure you that my State of Kansas and the United States of America and the U.S. Senate will always receive my highest efforts and most careful judgment as we face the challenges ahead.

Thank you Mr. President.

CONGRATULATIONS TO SENATOR FRAHM

Mr. LOTT. Mr. President, I would like to take just a moment to congratulate the distinguished Senator from Kansas for her maiden speech.

Over the last few years, as I have gone back and read the history of the Senate, I have found that there have truly been many magic moments when maiden speeches are made in the Senate, and it is one you will always remember. I remember the first one I made—only I was on the back row over there. The Senator from Kansas is already right up on the front row.

But she has exhibited, Mr. President, all in her brief time in the Senate, that she is a legislator of courage and that she is an experienced legislator. The fact that she is here this afternoon making this maiden speech, saying what she has said and the way she has handled herself, reflects the fact that she has had tremendous experience as a leader in the Kansas State Legislature.

So I commend her for her experience in the past and for her work already in the Senate. She is going to make a great Senator for the State of Kansas like the two Senators we have been serving with earlier this year—Senator KASSEBAUM, of course, and, of course, our great majority leader, Bob Dole. It is a challenge to succeed such giants as those two.

I am convinced that our new Senator is up to the challenge. She has already been given very important committee assignments where I know she will have a chance to provide leadership. I know she is already enjoying the pleasures of being on the Armed Services Committee, having worked on this very bill in the Chamber.

I just wanted to say on behalf of the leadership and all Members of the Republican side of the aisle, in fact the entire Senate, that we are truly pleased and honored to have join us this great Senator from the State of Kansas.

Mr. THURMOND addressed the Chair.

The PRESIDING OFFICER. The Senator from South Carolina.

Mr. THURMOND. Mr. President, I wish to commend the junior Senator from Kansas on her maiden speech. It is a pleasure for us in the Senate to have such a delightful person join us in this body. She is a lady of integrity, ability and dedication, and will be a great asset to the Senate.

Mrs. KASSEBAUM addressed the Chair.

The PRESIDING OFFICER. The Senator from Kansas.

Mrs. KASSEBAUM. Mr. President, I am particularly proud to have heard the junior Senator from Kansas. I have known Senator FRAHM as a friend in Kansas. I have known her as a majority leader of the Kansas Senate, and I think she spoke in her speech to the qualities that have made her an exemplary leader and legislator in Kansas.

I have every confidence she is going to translate the very skills she spoke to in her maiden speech to the work she carries out in the future on the floor of the Senate, not only for the best interests of Kansas, as she said, but the best interests of the Nation. It is with real pride today that I, the senior Senator from Kansas, heard the maiden speech of the junior Senator from Kansas.

I yield the floor.

Mr. WARNER addressed the Chair.

The PRESIDING OFFICER. The Senator from Virginia.

Mr. WARNER. Mr. President, I also wish to join my colleagues in extending well-deserved praise to our new colleague, and particularly since she has joined the Senate Armed Services Committee on which I have been privileged to serve with the distinguished chairman for some many years.

It is interesting to note, Mr. President, I think a footnote in history; California was the first State in the history of the Senate to have two women and how quickly thereafter came a second State. Of course, it is of small distinction—two members of the Democratic Party from California and, proudly, two members of the Republican Party from Kansas. I have always been interested in the history of this institution. It goes way back. The Senator has made history today in two respects. Well done.

I yield the floor, Mr. President.

Mr. ROTH addressed the Chair.

The PRESIDING OFFICER. The Senator from Delaware.

Mr. ROTH. I, too, join in congratulating our new Senator from Kansas. We are particularly proud to have two distinguished women Senators from Kansas. I only wish that we could look forward to both of them continuing to serve that State.

HEALTH INSURANCE REFORM

Mr. ROTH. Mr. President, we have been waiting for 2 months to move forward on critical health insurance reform legislation. During this time, Republicans have compromised again and again, each time in response to concerns raised by the White House and by some of my colleagues on the other side of the aisle about medical savings accounts.

Mr. President, we have been negotiating in good faith. We have addressed our colleagues' concerns about MSA on both the structure of the insurance plan and the structure of the savings account. We have limited the number of people eligible for the tax-free MSA. We have put forward proposals that are small enough to be considered demonstration projects. We have reduced the maximum contribution that can be made to an MSA. We have reduced the top range of the high deductible. In short, we have bent over backwards to accommodate the White House and some of our Democratic colleagues.

Millions of Americans are counting on us to reach an agreement, counting on us to work together to get the job done here in Washington. Americans with preexisting conditions, Americans who are unable to afford health insurance, small businesses that cannot afford to offer their employees health insurance, millions of Americans need this bill, and they do not have the luxury of time in waiting through more games and more rhetoric.

Legislating is about compromise. Americans want us to compromise and work together to get this legislation signed into law. We have compromised significantly. We do not have much time remaining for legislative business this year, and we have even less time for partisan games on this critical issue. So let us get together and work this out today or in the very immediate future.

I yield the floor.

Mr. WARNER addressed the Chair.

The PRESIDING OFFICER. The Senator from Virginia.

Mr. WARNER. Mr. President, we are awaiting momentarily the distinguished majority leader and distinguished Democratic whip to address the Senate on a unanimous consent agreement.

Seeing no Senator seeking recognition, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. LOTT. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. BURNS). Without objection, it is so ordered.